Accessing your account

Manage your retirement plan online or by phone with these tools

INFOLINE

From a touch-tone phone, call **800.858.5420**. Using your phone keypad:

- Press 1 to continue in English, or press 2 to continue in Spanish.
- Enter your Social Security number when prompted.
- Press 1 if you know your PIN, or press 2 to request a PIN.
- If you know your PIN, enter it.
- For one of the following services, press the appropriate number:
  1 Access account balance
  2 Fund information
  3 Access and change investment directives
  4 Transfer assets between investment options
  5 Change contribution rate (if allowed by your plan)
  6 Change your PIN
  7 Enroll via INFOLINE (if allowed by your plan)
  9 Hear options again
  0 Talk to a customer service representative

Personal Savings Center

- Visit the Retirement Planning Center online at **retirement.standard.com**
- The first time you visit, create a login and password by selecting "Register Account" and providing the requested information. You'll need your Social Security number and PIN to register.
- To access the Personal Savings Center, select the link in the left navigation column and enter your login and password.
- Move your mouse over the navigation bar at the top of the page to see additional features of the site. **To learn more about the Personal Savings Center, see the back of this page.**

The Standard®
Positively different.

Standard Retirement Services, Inc.
1100 SW Sixth Avenue
Portland OR 97204
800.858.5420

www.standard.com
retirement.standard.com

RP-**10051** (12/07)

The Standard®
Positively different.

INFOLINE

800.858.5420

My PIN: ________________

Account information in English and Spanish.
Requires a touch-tone telephone,
your Social Security number and PIN.

Personal Savings Center

Visit **retirement.standard.com** to access account details anytime

The Personal Savings Center provides detailed account information and valuable services to help you manage your retirement account online, including:

- **viewing your account balance** — in total, by investment option or by money source
- **transferring existing account balances**
- **obtaining details of every investment option available in your plan**, such as major holdings, asset class and risk characteristics
- **changing investment directives** for your future contributions
- **using the Automatic Rebalancer** to maintain your original asset allocation (if your plan permits this option)
- **choosing how much to contribute** and how you want those contributions invested (if your plan offers online enrollment)
- **viewing regularly updated fund performance** for every investment in your plan
- **examining your account transaction history**
- **using the Retirement Planning Center** to access educational materials, interactive calculators and worksheets for planning your retirement strategy.

To register your account and access the Personal Savings Center, see the instructions on the front of this flyer.

Personal Savings Center

http://retirement.standard.com

Login: ______________________

Password: ______________________

Account information on the Internet.
Investment information and transactions 24 hours a day.

Keep this card in a safe place to avoid unauthorized access to your account information.

Plan sponsors and participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds and The Standard Group Variable Annuity Contract and each underlying investment option in both the group variable annuity and group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risks and fluctuate in value.